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168, the entire Log 2 File is then read and each Child-Transfer Log Record is used to update the existing warehouse file (which is a temporary working file in the off-line files 165 where all of the Child-Transfer Log Records are placed).

Please amend claims 42 and 74 as follows:

42. (Twice Amended) A bill paying system, comprising storage for payee information,

storage for payor information, the payor information identifying one or more payees authorized by the payor to receive transfers of funds from the payor, and including control parameters defining the manner in which transfers of funds are to be performed,

a payee communications interface communicating with a payee and receiving for use by the system, bill data electronically delivered from said payee to the bill paying system,

a funds transfer interface generating one or more electronic funds transfer messages transferring funds for a payor and a payee using bill data received from the payee, the stored payee information for the payee, and/or the stored payor information for the payor,

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the date of the transfer for at least one bill being determined absent payor intervention based on at least one of bill data for the bill, stored payor information and stored payee information, without regard to due dates of bills of other payees.

74. (Twice Amended) A bill paying method performed by a third party for a payee and payor, comprising the following steps performed by the third party

storing payee information,

storing payor information, the payor information identifying one or more payees authorized by the payor to receive transfers of funds from the payor, and including control parameters defining the manner in which transfers of funds are to be performed,

communicating with the payee and receiving for use, bill data electronically delivered from said payee to the third party,

generating one or more electronic funds transfer messages transferring funds for a payor and a payee using bill